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former, however, the conflicting interests of buyers and sellers of credit are done away with. The result has been that the lower classes have been able to obtain credit more easily.

Old Age Pensions. By H. J. HOARE. London: P. S. King & Son, 1915. 12mo, pp. x+196. 3s. 6d.

The practical working and ascertained results of the British Old Age Pensions act of 1908 and the Amending act of 1911 are here examined in an interesting and able manner. The effects of the various conditions relating to the age, nationality, residence, and means of would-be pensioners are shown and the disqualifications stipulated in the acts are discussed. It is found that in spite of apparently cumbrous machinery the working has been so smooth that few practical amendments can be suggested. The chapter on "Statistics of Working" is exceedingly interesting. The following table may be given as showing the total number and value of the pensions in force on the last Friday in each of the financial years, expressed as an annual rate:

	Number	Value in Terms per Annum	
		£	s. d.
1908-9.....	647,494	8,077,110	12 0
1909-10.....	699,352	8,776,466	8 0
1910-11.....	907,461	11,489,446	16 0
1911-12.....	942,160	11,981,517	12 0
1912-13.....	967,921	12,315,061	4 0

The book is not political and should be interesting to administrators and students of social affairs. Little is said concerning the fundamental economic and social considerations involved in old-age pensions; but special attention is paid to grievances and hardships that have occurred in the actual working out of the acts.

America at Work. By JOSEPH HUSBAND. Boston: Houghton Mifflin Co., 1915. 12mo, pp. 111. \$1.00.

This brief volume consists of a series of sketches in which the writer describes in a general way a number of the outstanding features of the industrial life of America. Some of the chapters give impressions gained from actual visits to particular plants, while others are written with a view to emphasizing the importance of various modern mechanical devices, including the telephone, steel building construction, and the semaphore switch. The brevity of the work precludes any attention to either scientific details or current industrial problems. The writer, however, possesses considerable skill in description, and his vivid and fascinating portrayal of the way in which great modern enterprises are carried on should render the book popular with lay readers.